



Workforce Development

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COVID-19 Resources for Businesses

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Workplace Safety Planning and Preparation

Center for Disease Control and Prevention – planning guides for businesses preparing to reopen:

<https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/businesses-employers.html>

DEED – Resources to Plan for Safely Returning to Work

Download a template COVID-19 Preparedness Plan and find other resources to help plan for returning to work here: <https://mn.gov/deed/newscenter/covid/safework/business/>

DEED – Resource Guide for Small Businesses

<https://mn.gov/deed/newscenter/press-releases/?id=425890>

DEED – COVID Employer FAQs

<https://mn.gov/deed/newscenter/covid/employers/employer-faqs/>

DEED – Guidance on critical sector worker designations

<https://mn.gov/deed/newscenter/covid/business-exemptions/>

Minnesota Department of Labor and Industry

MNDLI has created an overview of worker protections related to COVID-19 specifically for Duluth. This guide covers topics such as FMLA, the Families First Coronavirus Response Act, workers compensation, and more.

Guide is available in multiple languages, English version is here:

https://www.dli.mn.gov/sites/default/files/pdf/MN_worker_protections_related_to_COVID_19.pdf

MNDLI –Business Preparedness Planning Template

Use this as a template to develop a COVID-19 preparedness plan for your business.

http://www.dli.mn.gov/sites/default/files/pdf/COVID_19_business_plan_template.pdf

Services for Incumbent and Laid-Off Workers

Duluth Workforce Development Dislocated Worker Program

Our Dislocated Worker program offers free services to help individuals who have been laid off, either permanently or temporarily, find suitable employment and help take the stress and uncertainty out of the process. Workers may be eligible for this program if they are out of work through no fault of their own, are eligible for unemployment insurance, and are unlikely to return to your previous occupation or industry.

<https://duluthmn.gov/workforce-development/dislocated-workers/>

Talent Development Program

Duluth Workforce Development's Talent Development Program offers direct financial assistance to train incumbent workers and improve economic competitiveness of regional businesses. TDP provides matching grants to support direct training costs for current employees. More information is available here:

<https://duluthmn.gov/workforce-development/employer-services/>

Pandemic Unemployment Insurance for Self-Employed Individuals

Self-employed individuals, contract workers, and others identified in the federal CARES Act are now eligible to apply for Unemployment Insurance in Minnesota. More information here:

<https://www.uimn.org/applicants/needtoknow/news-updates/covid19-pua.jsp>

DEED – Unemployment Insurance Information for Employers

On March 16, Governor Walz issued an executive order ensuring workers affected by COVID-19 have full access to unemployment benefits. The order also relieves taxpaying employers of benefit charges associated with COVID-19. This means a company's unemployment tax rate will not increase if your workers collect unemployment benefits due to COVID-19. If your workers apply for unemployment benefits, DEED will let you know. More information about Unemployment Insurance for employers:

<https://www.uimn.org/employers/employer-account/news-updates/covid-19.jsp>

DEED – Rapid Response

Employers planning a closure or major layoffs as a result of the coronavirus can get help through the Rapid Response program. Rapid Response teams will discuss your needs with you, help avert layoffs if possible, and provide services to assist workers facing job losses. For more information, visit [DEED's Rapid Response](#) page or call 1-866-213-1422

<https://mn.gov/deed/business/starting-business/management-basics/considering-layoff.jsp>

DEED – Shared Work – Alternative to Layoffs

Employers experiencing a slowdown in their businesses or services as a result of the coronavirus impact on the economy may apply for the Unemployment Insurance Shared Work Program. This program allows employers to seek an alternative to layoffs - retaining their trained employees by reducing their hours and wages that can be partially offset with UI benefits. Workers of employers who are approved to participate in the Shared Work Program receive the percentage of their weekly UI benefit amount based on the percentage of hours and wages reduced, not to exceed 60 percent. Visit [Shared Work Program](#) to learn more:

<https://www.uimn.org/employers/alternative-layoff/index.jsp>

Business Loan and Grant Programs

Duluth Small Business Emergency Fund

The Duluth Economic Development Authority (DEDA) has provided initial funding to the Entrepreneur Fund to create the Duluth Small Business Emergency Fund (DSBEF), a partially forgivable loan program to support struggling small business owners in Duluth. 0.5% Interest

- No principal and interest payments required for the first 6 months.
- Minimum \$2,000 and maximum \$20,000
- Loan terms up to 5 years

- Up to 25% loan forgiveness if the business returns to operating in the community at substantially the same levels within two years following loan disbursement and operates for 12 months at that level.

Applications open Wednesday, May 20 and close Friday, May 22

More information here: <http://info.entrepreneurfund.org/duluthsmallbusinessemergencyfund>

City of Duluth – 1200 Fund Fast Grants Program – **Applications Closed**

The 2020 Fast Grants program is to provide immediate financial assistance to businesses who have been negatively affected by the COVID-19 pandemic. The program is also intended to provide gap funding for businesses who have sought the Small Business Administration's or Minnesota Department of Employment and Economic Development's loan programs and have had a difficult time obtaining funding.

Applications were accepted through April 23, 2020. Depending on funding availability, additional grant rounds may occur. Businesses are **eligible** if they meet the following criteria:

- Employ between two (2) and fifty (50) employees
- Gross revenues of \$5,000,000 or less annually
- In operation within Duluth city limits prior to January 1, 2020
- Demonstrate that revenue has been impacted by Covid-19, and forced to close or significantly scale back operations under current executive orders
- Must be able to identify funding needs to support continued operations or reopening

Grant Amount: \$10,000 per organization; current 1200 Fund borrowers are eligible for up to \$20,000. Funding for the 2020 Fast Grants program is limited, and may be quickly exhausted if demand exceeds available funding. The 1200 Fund cannot guarantee that all eligible applicants will receive funding.

The PDF application can be found online at www.1200fund.com and includes a list of supporting documentation to be submitted with the application.

Small Business Relief Fund – **Applications Closed**

The Entrepreneur Fund, Northland Foundation, and The Northspan Group, Inc. are accepting grant applications for the Small Business Relief Fund. The fund provides grants up to \$5,000 to regional small business owners facing significant financial challenges resulting from the pandemic. For more information, follow the links: [Application Process](#) & [Application](#)

DEED – Small Business Emergency Loans - *Currently Not Available – Waiting for Additional Allocation from Legislature*****

Following Executive Order 20-15, DEED has established a loan program to assist small businesses affected by [Executive Orders 20-04](#) and [20-08](#) following the COVID-19 pandemic. Loans will range from \$2,500 to \$35,000; Be interest free; Be paid back monthly over five (5) years and the first payment will be deferred six (6) months with potentially partial forgiveness; Be provided to only Minnesota-based businesses. More information here: <https://mn.gov/deed/business/financing-business/deed-programs/peacetime/>

SBA - Small Business Loans

The U.S. Small Business Administration (SBA) is offering low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of Coronavirus (COVID-19). This program is for small businesses and most non-profit organizations that have suffered directly by this disaster. Loans can

be for up to \$2 million and may be used to pay fixed debts, payroll, accounts payable, and other bills that could have been paid had the disaster not occurred. Loans under \$25,000 can be made without collateral, loans over \$25,000 should be collateralized. However, the SBA will not decline a loan for lack of collateral. Find out more by visiting <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options>

SBA Disaster Loan Overview Presentation:

https://www.sba.gov/sites/default/files/articles/MNDO_Coronavirus_Training_PowerPoint.pdf

There is no cost to apply and no obligation to take the loan if approved. Please contact our Northeast Minnesota SBDC consultants for assistance with the application process if needed. They can be contacted directly or by signing up for service at www.nesbdc.org

SBA - Paycheck Protection Program

Provides up to 2.5 months of payroll costs with a maximum of \$10 million issued directly by SBA-approved banks. Loan fees waived, no collateral, no personal guaranty, 1% interest for 2 years. Eight weeks of loan forgiveness for funds applied to payroll, mortgage interest, rent, and utility expenses between 2/15/20-6/30/20. Automatic deferral of principal/interest payments for six months to one year. Use for working capital, refinance existing debt, etc, but forgiveness only provided if used for costs described above.

AVAILABLE UNTIL 6/30/2020.

Who: All small businesses in operation as of 2/15/20 with fewer than 500 employees, NAICS 72 sector businesses with more than 500 employees, Veteran organizations and 501(c)3 nonprofits, tribal businesses under 500 employees, self-employed individuals, independent contractors, sole proprietors

More info here: <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp>

Resources:

- PPP Loan Forgiveness: What Borrowers and Lenders Need to Know: https://www.fredlaw.com/news_media/ppp-loan-forgiveness-what-borrowers-and-lenders-need-to-know/
- Guidance on PPP Loans for Self-Employed, Independent Contractors: <https://bankingjournal.aba.com/2020/04/sba-provides-guidance-ppp-loans-self-employed-independent-contractors/>

Northeast Minnesota Small Business Development Center

Northeast Minnesota SBDC consultants are ready and able to assist clients throughout the Covid-19 outbreak. We are here to provide help with advice and ideas to keep your business as healthy as possible during these uncertain times. Our consultants are holding meetings via phone, video conferencing, or email. If you know of other business owners seeking guidance who may not be aware of SBDC resources, please point them to our website, www.nesbdc.org, to sign up for services.

Entrepreneur Fund

Businesses with a current EF loan can sign up for a free consulting session as a starting point. Additionally, the Entrepreneur Fund has developed the [Small Business Relief Fund](#) to support businesses in our region hard hit

by the Coronavirus pandemic. Funding will allow EF to provide financial grant assistance to business owners who are facing significant challenges but do not qualify for local, state or federal relief.

Find out more at <https://www.entrepreneurfund.org/entrepreneur-fund-approach-to-covid-19/>

LISC – Small Business Relief Grants

Emergency assistance grants of up to \$10,000 for small businesses and non-profits. Targeted to entrepreneurs of color, women-owned businesses, and enterprises in historically under-served places (particularly Lincoln Park and Central Hillside). Applications for next round of funding open May 14, 2020. More information here:

<https://www.lisc.org/covid-19/small-business-assistance/small-business-relief-grants/>

Business for All

Private partnership offering support to small businesses. Apply for grants up to \$50,000 to support business growth, including \$10,000 emergency COVID-19 Business for All Grants to help small businesses in crisis.

<https://businessforall.helloalice.com/about>

Other Resources

APEX Business Continuity Site

Moderated business forum and resource library for businesses in Northeast Minnesota and Northwest Wisconsin to share ideas, ask questions, and help one another through a turbulent time.

<https://www.apexgetsbusiness.com/business-continuity>

U.S. Department of Labor

Workplace safety; wages, hours and leave; and more: <https://www.dol.gov/coronavirus>

Fair Labor Standards Act Questions and Answers: <https://www.dol.gov/agencies/whd/flsa/pandemic>

Family and Medical Leave Act Questions and Answers:

<https://www.dol.gov/agencies/whd/fmla/pandemic>

Duluth Chamber of Commerce business resource page: <https://duluthchamber.com/business-resources-coronavirus/>

Minnesota Department of Revenue – tax-related information: <https://www.revenue.state.mn.us/our-response-covid-19>

- The State Revenue Department is deferring the collection of Sales Tax payments due on March 20, 2020, with no late fees or penalties.

Minnesota Chamber of Commerce COVID-19 Business Toolkit – available to both members and non-members: <https://www.mnchamber.com/blog/covid-19-business-toolkit>

Minnesota Department of Labor and Industry - Info relative to the trades, license exams and workers compensation. <https://www.dli.mn.gov/updates>

Bush Foundation – Loans and Grant Resource for Nonprofits:

<https://www.bushfoundation.org/covid-19-resources>

MNSure - Information about health insurance options for laid-off workers:

<https://www.uimn.org/applicants/help-support/comm-organizations/healthcare.jsp>

- Anytime a Minnesotan loses health coverage, including employer-sponsored coverage, they are eligible to enroll in coverage through MNsure via a special enrollment period for the 60 days following the loss of coverage. (Details [here](#).) Additionally, if someone is eligible for Medical Assistance or MinnesotaCare, enrollment is available at all times, regardless of when they might have last had coverage. (Details [here](#).)

OSHA - Guidance on Preparing Workplace for COVID-19:

<https://www.osha.gov/Publications/OSHA3990.pdf>

EEOC- Pandemic Preparedness in the Workplace and the Americans with Disabilities Act:

https://www.eeoc.gov/facts/pandemic_flu.html

Central hub where individuals and families can access information on finding food, paying housing bills, or other essential services: Dial **2-1-1**, 651-291-0211 or 1-800-543-7709 or Text 'MNCOV1D' to 898211

Northland Healthy Minds

Northland Healthy Minds has created a mental health resource kit for employers.

<https://www.northlandhealthyminds.org/covid-19-employer-toolkit>